

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Delia C Stephan  
Debtor

Case No. 21-01021-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Aug 06, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:**

Recip ID	Recipient Name and Address
db	+ Delia C Stephan, 119 Fox Run Drive, York, PA 17403-4959
5408072	+ Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5408075	+ Family Health Associates, 810 Bonneview Road, York, PA 17406-2099
5408076	+ Hayt, Hayt & Landau LLC, Meridian Center 1, 2 Industiral Way West, Eatontown, NJ 07724-2279
5408077	+ Matthew A Thomsen Esquire, 5425 Jonestown Rd, Suite 103, Harrisburg, PA 17112-4086
5408078	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5408081	+ The Village of Fox Run, 3528 Concrod Road, York, PA 17402-8626

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5408071	EDI: BANKAMER.COM	Aug 06 2021 22:48:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
5408073	+ EDI: CITICORP.COM	Aug 06 2021 22:48:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5408074	+ Email/Text: electronicbkydocs@nelnet.net	Aug 06 2021 18:46:00	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
5408069	EDI: IRS.COM	Aug 06 2021 22:48:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5408070	EDI: PENNDEPTREV	Aug 06 2021 22:48:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5408070	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 06 2021 18:46:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5408080	EDI: AISSPRINT	Aug 06 2021 22:48:00	Sprint, PO Box 8077, London, KY 40742
5408079	+ Email/Text: clientservices@sourcerm.com	Aug 06 2021 18:46:00	Source Receivables Mgmt, Llc, Attn: Bankruptcy Dept, Po Box 4068, Greensboro, NC 27404-4068
5408083	EDI: TFSR.COM	Aug 06 2021 22:48:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52409
5408082	+ EDI: TFSR.COM	Aug 06 2021 22:48:00	Toyota Financial, 3975 Faire Ridge, Fairfax, VA 22033-2911
5408084	+ Email/Text: kcm@yatb.com	Aug 06 2021 18:46:00	York Adams Tax Bureau, Post Office Box 15627, York, PA 17405-0156

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 1 Delia C Stephan gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

**Delia C Stephan**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7070

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-01021-HWV

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Delia C Stephan  
 aka Delia Carolyn Stephan, aka Delia  
 Carolyntoro, aka Delia X Tomassini, aka Delia X  
 Tomassinitoro

8/6/21**By the  
court:**


Honorable Henry W. Van Eck  
 Chief Bankruptcy Judge  
 By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

Official Form 318

**Order of Discharge**

page 1

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**